

akcenta

Application manual

Online Broker

Version 1/2023

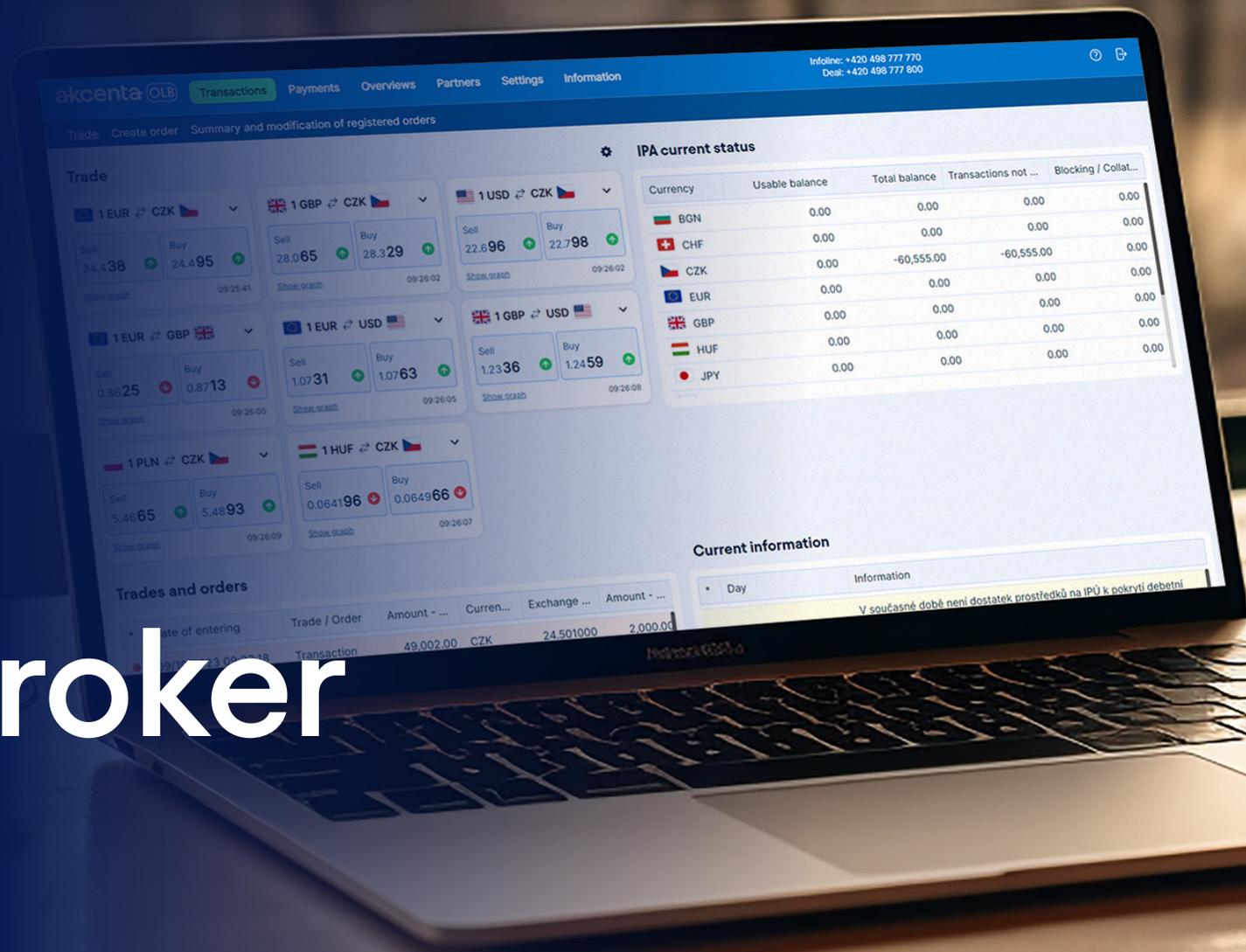


Table of Contents

01	Online Broker	2	06	Overviews Menu	17
02	Login	3		Overview of Orders and Transactions	17
03	Settings Menu	4		Overview of Payments Orders from IPA	18
	Password Change and Reset	4		Overview of Transactions on IPA	19
	Two-Factor Authentication	5		Bank Accounts	20
	Display Password for Telephone Communication	6		Overview of Foreign Exchanges and COT Currencies	21
	Settings of the Exchange Rates Window	6	07	Partners Menu	22
04	Transactions Menu	7		Administration of Partners	22
	Transaction Parameters	8		Entering New Partners	23
	Transaction Orders	9	08	Information Menu	24
	Administration of Existing Orders	11		Fees	24
05	Payments Menu	12		Cookies Statement	24
	Payment Order from IPA	12	09	Safety Rules	25
	Multiple Payment Order	14	10	Glossary	26
	Permanent Order from IPA	15			

01 Online Broker

The logo for akcenta OLB is displayed on a dark blue background. The word "akcenta" is in a white, lowercase, sans-serif font. To its right, the letters "OLB" are enclosed in a white rounded rectangle.

OLB (Online Broker) is an electronic system for easy on-line exchange transactions via the Internet from your home or office.

Main Advantages of OLB

- Current exchange rates
- On-line spot transactions due yet on the same day (with D+0 foreign exchange)
- Discount fees when performing transactions via OLB
- Possibility to order required exchange rate monitoring
- Easy entry of payment orders for domestic and foreign payments in a few clicks
- Complete overview of the history of trades and transactions on Internal Payment Accounts (IPA) 24 hours a day
- Possibility to print all documents and transaction statements

Time Availability of the Online Broker System

For closing online trades on business days: Mon – Thu 7.30 am – 5.30 pm, Fri 7.30 am – 5.00 pm

For information concerning your account balances, document printing, placing foreign payment orders, etc.: 24 hours a day, 365 days a year

Safe Logout

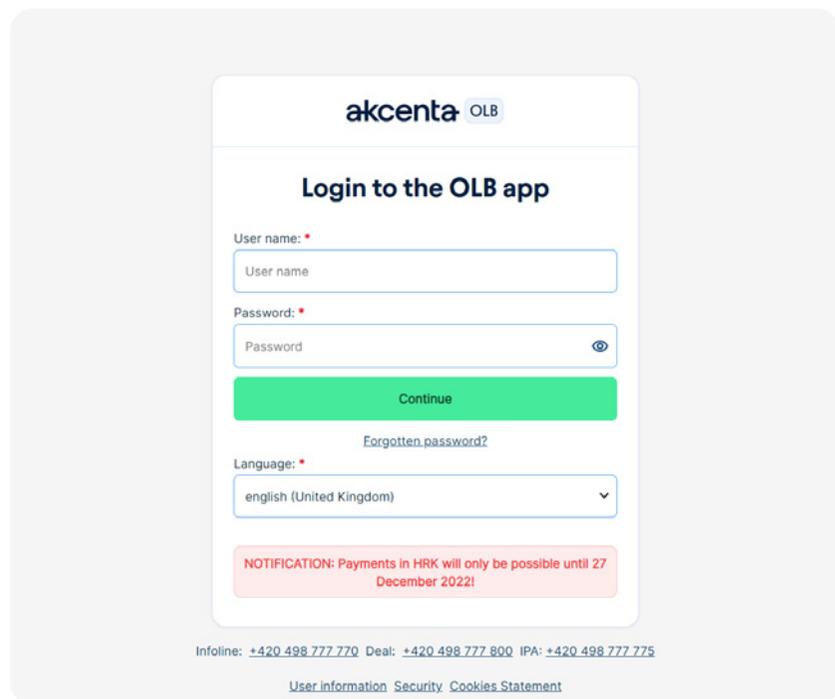
The OLB system performs safe logout if your account is inactive for more than 30 minutes.

02 Login



← How to Access OLB

Choose the "Online Broker" icon on www.akcenta.com or enter www.olb.eu directly to access the Online Broker application.



← How to Enter your Login Data

Enter the username that was sent to your registered email. The username is an eight-digit combination of numbers. Enter the password that was sent to your registered mobile number. If you are unable to log in, call +420 498 777 770.

If the username and password match, after clicking the "Continue" button, an authentication code will be sent to the mobile number provided in the Framework Agreement, which you will enter in the designated field and confirm by clicking the "Log In" button.

** If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".*



For security reasons it is strongly recommended that you change your password after the first login. For more information see: <http://www.akcenta.com/security-information.html>.

03 Settings Menu

The screenshot shows the 'Change password' form in the OLB settings menu. The form is titled 'Change password' and includes a 'Required fields' indicator. It contains three input fields: 'Current password:', 'New password:', and 'Confirm new password:'. Below the 'New password:' field, there is a note: 'The new password must have at least 8 characters and include at least one capital letter, one lower-case letter and at least one number.' There is a green button labeled 'Send authorization code' and a grey button labeled 'Change password'. At the bottom left, there is a 'Cancel' button. The verification code field is currently empty.

← Password Change and Reset

You can change your OLB password at any time. Choose the “Settings” option in the main menu and click on “Change password”. Enter the current password first and then your new password in the respective field following the instructions shown in the window.

Type your new password again. After pressing the “Send authorization code” * button, you will be immediately sent a verification code to your mobile phone number provided in the Framework Agreement. This code should be entered in the respective field and confirmed by pressing the “Change password” button.

* If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter “03 Two-Factor Authentication”.

! If you lose / disclose your password, follow the same instructions as for the standard password change. Choose the “Settings” option in the main menu and click on “Change password”.

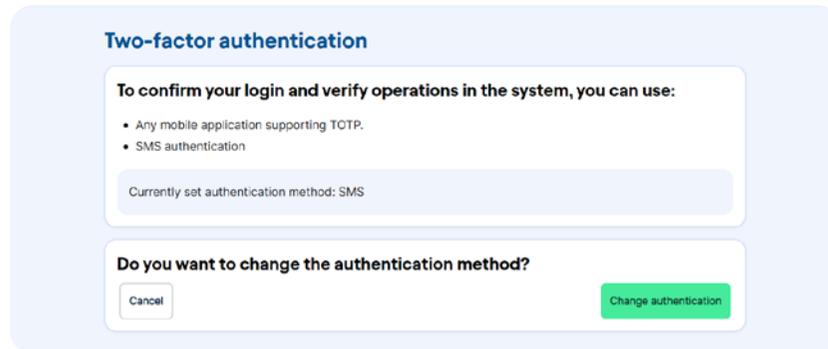
i For your first logging in OLB use the password that you received in SMS on your registered mobile number. We recommend that you change the password after the first login.

The screenshot shows the 'Send a request to generate a new password' form. It features a red notification box at the top that reads: 'If you have forgotten your USERNAME, call the infoline +420 498 777 770'. Below this is a text input field labeled 'User name:'. At the bottom left, there is a 'Cancel' button, and at the bottom right, there is a green button labeled 'Send a new password'.

← Forgotten Password

Click on “Forgotten password” in the login window. Then enter the Framework Agreement number in the new window and click on the “Send a new password” button. A link to generate a new password will be sent to your registered e-mail.

03 Settings Menu



← Code Authentication / Two-Factor Authentication

Wherever two-factor (two-phase) authentication is required (e.g. for logging into OLB or confirming payment orders), it can be done either by sending an SMS code or using any TOTP-enabled (Time-Based One-time Password Algorithm) mobile application which generates the authentication code.



By default, two-factor SMS authentication is set in OLB. Thus, to log in to OLB and to confirm a payment order, you need to generate an SMS with a code and type it for verification in the appropriate box.



← Authentication Using Code Generated by Mobile App

If you want to use the code generated by the mobile application for authentication for logging into OLB and/or confirmation of payment orders, choose "Settings" in the main OLB menu and select the option "Two-factor authentication". Information about the current two-factor authentication settings is displayed. To change to the second option (inactive at the time), click YES.

When changing to authentication using generated code, you will be redirected to instructions on how to complete the change of authentication:

1. It is essential to install one of the above-stated applications into your smartphone with Android OS or iOS.
2. Subsequently pair the installed application with OLB by reading the QR code or submitting the code manually. Once paired successfully, an account for that framework agreement is created in your mobile app at OLB. This account is now listed with any other accounts and accesses.
3. Copy the generated code into the relevant field and confirm by pressing "Confirm".

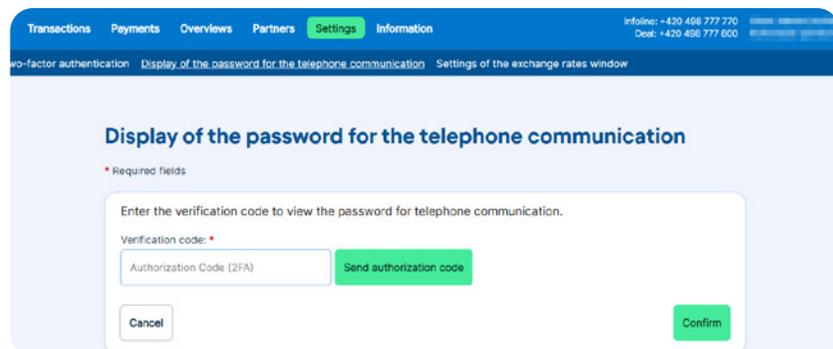
You may now always find in the mobile application the generated code with limited validity (the period of validity is displayed graphically). The code may be used for authentication of access to OLD and/or confirmation of payment orders.

** If you have set authentication using the code generated with an app and e.g. lose your mobile phone where the application is installed, please contact our customer centre at +420 498 777 770.*



Only one OLB access may be added to one mobile phone in one application. Each authorised person should use its own device.

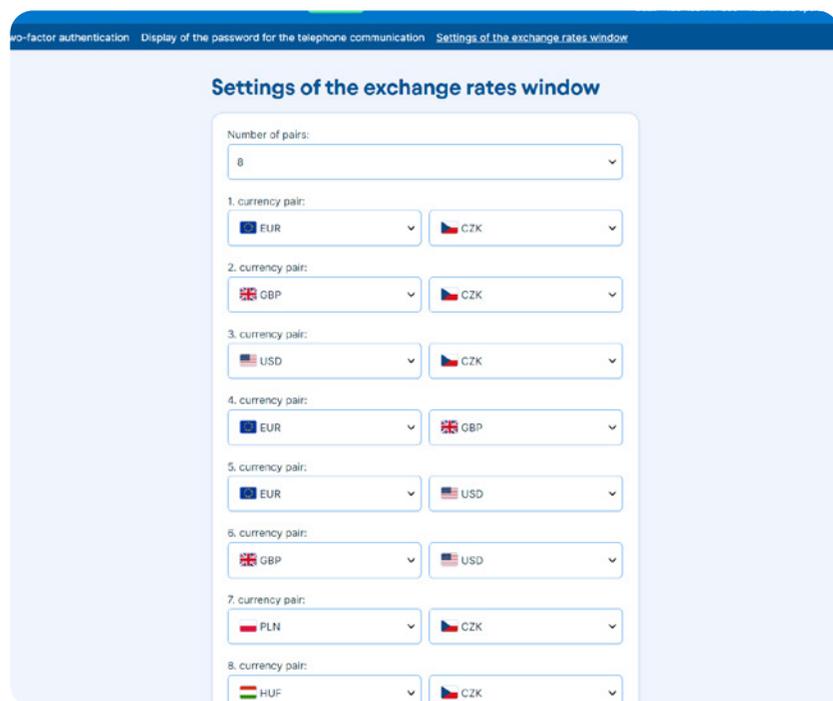
03 Settings Menu



← Display Password for Telephone Communication

If you want to display your password for the telephone communication, select „Display of the password for the telephone communication“ in the menu. Then enter the verification code, which you will receive in the form of an SMS *.

** If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".*



← Settings of the Exchange Rates Window

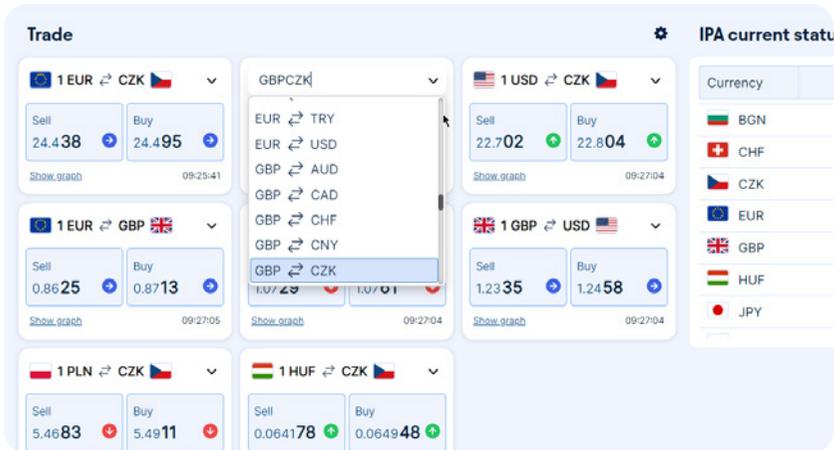
If you want your chosen currency pair to be displayed automatically in your basic offer of exchange rates, choose the “Settings” option and click on “Settings of the exchange rates window”, set the number and the required currency pairs to be displayed.

You will see the “Currency pair setting has been saved” message after confirmation.



4 to 8 currency pairs may be saved and displayed in the basic offer.

04 Transactions Menu



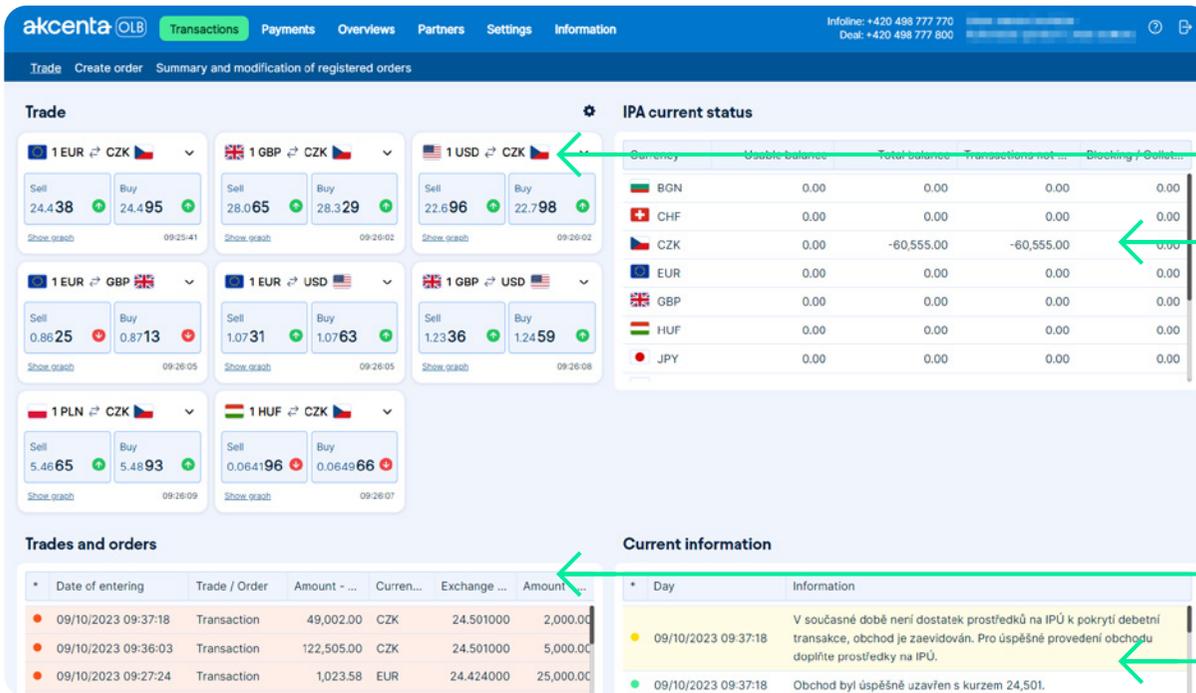
Basic View

When you log in the OLB application for the first time, you will see the transaction module containing exchange rates of the basic currency pairs. The exchange rates are being continuously updated. To close a trade at the offered rate, select the tile with the specified currency pair (Sell / Buy).

Other Currency Pairs

If you want to perform a transaction with a different currency pair, expand the menu and choose the required pair.

All exchange rates are provided from client's point of view, i.e.: SELL = client sells the main currency of the pair; BUY = client buys the main currency of the pair.



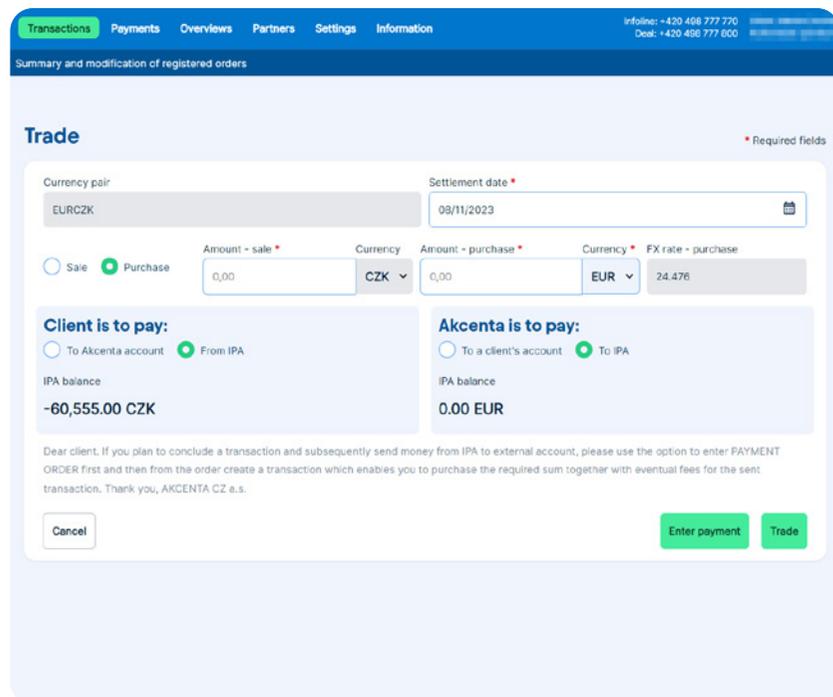
Transaction Field

IPA Current Status

Transaction History

Current Information

04 Transactions Menu



Transaction Parameters

After clicking on the tile of the required currency pair, you will see a transaction form that should be completed as follows:

1. Enter the required currency and amount you want to buy / sell
2. Choose the source account for your payment to AKCENTA's bank account ("Client is to pay")
 - a) If you want to exchange money on your IPA, choose the "From IPA" option.
 - b) If you send money to be exchanged from another bank account, choose the "To Akcenta account" option.
3. Choose the target account for the exchanged amount ("Akcenta is to pay")
 - a) If you want your money to be sent to your domestic or foreign business partners, choose the "To IPA" option from which the money will be sent to the respective partner's account (detailed instructions for payments to business partners are available in the chapter Payment Order from IPA).
 - b) If you want your money to be sent directly to your bank account, choose the "To client's account" option.
4. Enter the settlement date

You can set the required settlement date in the application. Click on the calendar icon and choose the required settlement date. If transactions are impossible to be performed on the required day, the system will offer the closest date possible.

The Cutt-off Time (COT) limit for transactions with D+0 foreign exchange (transaction is settled on the day of transaction) is available in the "Overviews / Overview of foreign exchanges and COT currencies" menu.



Final Transaction Settlement

Confirm the transaction by pressing the "Trade" button. Then you will see the confirmation window and a 5 second limit for transaction confirmation will start.

You confirm the transaction bindingly by pressing the "Yes" button. By pressing the "No" button or after the expiration of the confirmation time limit the transaction will be rejected and not performed.

After confirmation, you will see the "Transaction was successfully executed" message. You will be immediately sent a confirmation, including the transaction parameters and payment instruction how to transfer your money to AKCENTA's account, to your email address.

 The exchange rate shown in table is floating depending on the current market development.

04 Transactions Menu

The screenshot shows the 'Order' form in the Transactions menu. The form is titled 'Order' and has a sub-header 'Summary and modification of registered orders'. It includes a navigation bar with 'Transactions', 'Payments', 'Overviews', 'Partners', 'Settings', and 'Information'. The form fields are: Currency pair (EURCZK), Order valid until (09/11/2023), Time of order (HHMM), Amount - Sell (0,00), Amount - Buy (0,00), and Exchange rate - Sell. There are two sections for payment: 'Client is to pay' and 'Akcenta is to pay', each with radio buttons for 'To Akcenta account' and 'From IPA'. The form also has a 'Cancel' button and a 'Place order' button.

← Transaction Orders

The Order form monitors exchange rates chosen by the client. Orders may be placed for up to one week, i.e. 7 days in total. An already existing order may be adjusted / cancelled in the "Summary and modification of registered orders" sub-menu. Orders can be placed by choosing the "Transactions / Order" option.

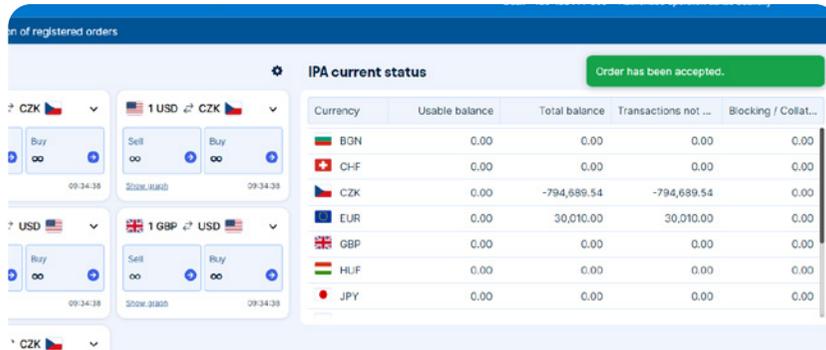
Complete the order form as follows:

1. Enter the required currency pair (currency pair may be chosen or typed)
2. Choose whether you want to buy / sell the currency
3. Choose the currency you want to buy / sell
4. Enter the required exchange rate
5. Enter the amount you want to buy / sell
6. Order validity is entered automatically (order validity may be up to one week)
7. Choose the source account for your payment to AKCENTA's account ("Client is to pay"):
 - a) If you want to exchange money on your IPA, choose the "From IPA" option.
 - b) If you send money to be exchanged from another bank account, choose the "To Akcenta account" option.
8. Choose the target account for the exchanged amount ("Akcenta is to pay"):
 - a) If you want your money to be sent to your IPA or re-sent to your foreign business partner, choose the "To IPA" option from which the money will be sent to the respective partner's account (detailed instructions for payments to business partners are available in the chapter Payment Order from IPA).
 - b) If you want your money to be sent directly to your bank account, choose the "To client's account" option.



Your order is binding, i.e. as soon as the exchange rate reaches the required amount, the OLB system automatically completes the order and transfers it to completed transactions.

04 Transactions Menu



← Order Confirmation

After confirmation, you will see the "Order has been accepted" message. Your order will be automatically copied to the "Transactions and orders" window. Each order may be valid for up to one week, i.e. 7 days.



Order overviews are available in the "Overviews" menu.

04 Transactions Menu

CZK	24,000,000,000	EUR	09/11/2023 09:34:38	09/11/2023 16:00:00
Amount - sale	24,000,000.00	Amount - purchase	1,000.00	

Edit order **Order CANCELLATION**

Settled transaction Registered transaction Cancelled transaction Transaction after due date

Administration of Existing Orders

Choose "Summary and modification of registered orders" under the "Transactions" option. You will see an overview of existing exchange rate monitoring orders. If you want to adjust or cancel an existing order, click on the respective order to see the entered parameters.

Edit order

* Required fields

Currency pair: EURCZK Order valid until: 09/11/2023 Time of order: 16:00

Sell Buy

Amount - Sell *	Currency	Amount - Buy *	Currency	Exchange rate - Buy *
24,000,000.00	CZK	1,000.00	EUR	24,000.000

Client is to pay: **Akcenta is to pay:**

To Akcenta account From IPA To a client's account To IPA

IPA balance: -794,689.54 IPA balance: 30,010.00

By filling in this form, your order is binding.

Cancel **Save changes**

Edit Order

Choose the order from an overview that you want to edit. Click on it and press the button "Edit order" to change it. Make the required changes in the displayed chart. You may edit:

1. Exchange rate
2. Amount
3. Funds routing

After confirmation, you will see the message "The order has been changed".

Summary and modification of registered orders

Order cancellation

* Required fields

Sell Buy

Amount - Buy	Exchange rate - Buy
1,000.00 EUR	24,000,000,000

Warning
To confirm the cancellation type STORNO in the prepared field. Cancel the action by closing the form.

Confirm CANCELLATION *

Cancel **Save changes**

Order Cancellation

Choose the order from an overview that you want to delete. Click on it and press the button "Cancel order" to delete it.

Enter "STORNO" in the yellow field in the table and confirm by pressing the "Save changes" button. After confirmation, you will see the "Order has been cancelled" message.

05 Payments Menu

The screenshot shows the 'Entering payment from IPU' form. At the top, there are navigation tabs: Transactions, Payments (selected), Overviews, Partners, Settings, and Information. The form is titled 'Entering payment from IPU' and includes a 'Required fields' indicator. The form is divided into several sections: 1. Originator information: 'Originator - name of the company' (Martin Dvořáček), 'Transferred amount' (0,00), 'Currency' (dropdown), and 'IPA balance'. 2. Notice: 'Payment order from IPA can be entered only on previously created partners.' 3. Urgent/Express: A checkbox labeled 'Urgent / Express'. 4. Target account: 'Select the target account:' with radio buttons for 'To partner' (selected) and 'For own account'. 5. Partner's account: A section titled 'Partner's account' with a 'Partner' dropdown (Select an account) and a button 'Entering a new partner for outgoing payments'. 6. Payment order: A section titled 'Payment order' with fields for 'Method of payment' (SHA), 'Payment title' (120 | Dovož zboží), 'Reason for payment (verbal description)', 'Date of entering' (06/11/2023), 'Date of settlement' (07/11/2023), and 'Note'. 7. Verification: A section titled 'Verification' with a field for 'Authorization Code (2FA)' and a 'Send authorization code' button.

← Payment Order from IPA

For sending payments to your business partner or transferring money from IPA to your account choose the "Payment order from IPA" sub-menu from the "Payments" menu. You will see a form for payment details. Complete the following payment details in the form:

1. Amount to be sent
2. Currency
3. Whether you want to send the payment to your account or to your business partner; choose the required account for the payment
If you want the payment to be sent to a new business partner, such a partner should be entered in the system first; click on the "Partner's bank details" option and choose "Add new partner".
4. Fee type (SHA = shared fees; OUR = all fees paid by sender; or BEN = all fees paid by recipient)
5. Payment specification
6. Payment title (for payments to partners only, optional field)
7. Required payment settlement date (D+1 foreign exchange is set by default)

The time limits (COT) for payment orders with D+0 foreign exchange are available in the "Overviews / Overview of foreign exchanges and COT currencies" menu.

After filling in all the information, click on the "Send Authorization Code button" *. A verification code will be sent to the mobile number specified in the Framework Agreement, which you will enter into the designated field and confirm by clicking the "Submit Payment and Purchase" or "Submit Payment" button.

* If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter "03 Two-Factor Authentication".

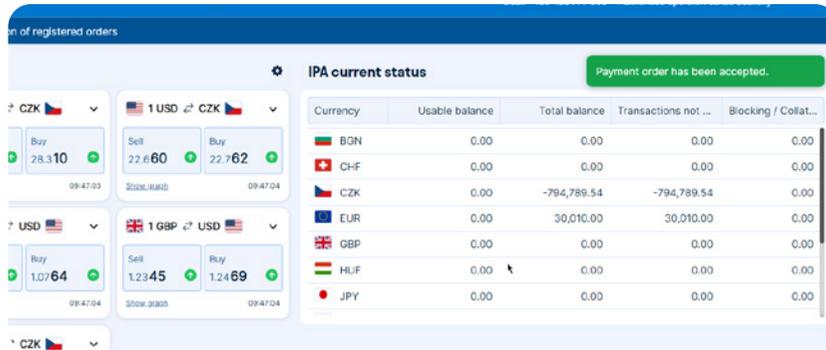


If you cancel a transaction to which a payment order from IPA relates, it is also necessary to cancel the respective payment order. If you fail to do so, the respective payment will be settled automatically if there is a sufficient balance on IPA. Cancellation of payment orders is performed by our IPA operator. Please call +420 498 777 775.



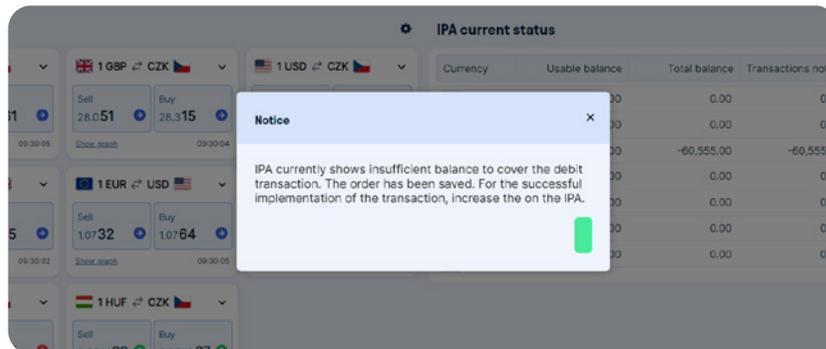
With a single click on the button "Place an outgoing payment and purchase currency", you can concurrently enter a payment order and purchase the required currency. In the interest of simplification, the amount - including any fees for payments - is automatically completed in the TRANSACTION form in advance.

05 Payments Menu



Confirmation of Payment from IPA

After confirmation, you will see the "Payment order has been accepted" message.



Insufficient Balance for Payment from IPA

If there is not a sufficient balance on IPA for the respective transaction, you will see the "IPA currently shows insufficient balance to cover the debit transaction ..." message. In this case, it is necessary to increase the funds on your IPA accordingly first. The payment order will remain valid and the respective payment will be settled as soon as the funds are increased.

05 Payments Menu

The screenshot shows the 'Multiple payment order' form in the akcenta OLB system. The form is divided into sections for 'Payment order no.1' and 'Payment order no.2'. Each section contains fields for 'Currency', 'Date of settlement', 'Transferred amount', 'Method of payment', and 'Reason for payment (verbal description)'. Below these fields are radio buttons for 'Partner's account' and 'Own account', and a checkbox for 'Urgent / Express'. At the bottom of the form, there is a field for 'Authorization Code (ZFA)' and a 'Send authorization code' button. A green arrow points to the 'Multiple payment order' title.

Multiple payment order

For adding multiple payment orders choose the “Multiple payment order” option in the “Payments” menu. Complete the following payment details in the form:

1. Currency
2. Payment settlement date – you can set the required settlement date. The time limits (COT) for transactions with D+0 foreign exchange are available in the “Overviews / Overview of foreign exchanges and COT currencies” menu
3. Amount to be sent
4. Fee type (SHA = shared fees; OUR = all fees paid by sender; or BEN = all fees paid by recipient)
5. Payment specification (e.g. variable symbol if the payment is transferred)
6. Whether you want to send the payment to your account or to your business partner; choose the required account for the payment

If you want the payment to be sent to a new business partner, such a partner should be entered in the system first; click on the “Partner’s bank details” option and choose “Add new partner”.

After completing all details, click on the “Send authorization code” button *. You will be sent a verification code to your mobile phone number provided in the framework agreement. This code should be entered in the respective field and confirmed by the “Save and close” button.

* If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter “03 Two-Factor Authentication”.



Up to 10 payment orders in different currencies may be entered as described above.

05 Payments Menu

← Permanent Order from IPA

For entering regular payments to your business partners or transferring money from IPA to your account choose the “Permanent order” option in the “Payments” menu. Complete the following payment details in the form:

1. Standing order name
2. Amount to be sent
3. Currency
4. Payment cycle (choose the required time period of repeating cycles)
5. First payment date (day as of which the payments will be made)
6. Expiration date (date until which the standing order will be effective)
If the field is empty, payments will be made until cancelled by the client.
7. Whether you want to send payments repeatedly to your business partner or to your account; choose the required account for such payments
If you want the payment to be sent to a new business partner, such a partner should be entered in the system first; click on the “Partner” option and choose “Add new partner”.
8. Fee type (SHA = shared fees; OUR = all fees paid by sender; or BEN = all fees paid by recipient)
9. Payment title (for payments to partners only)

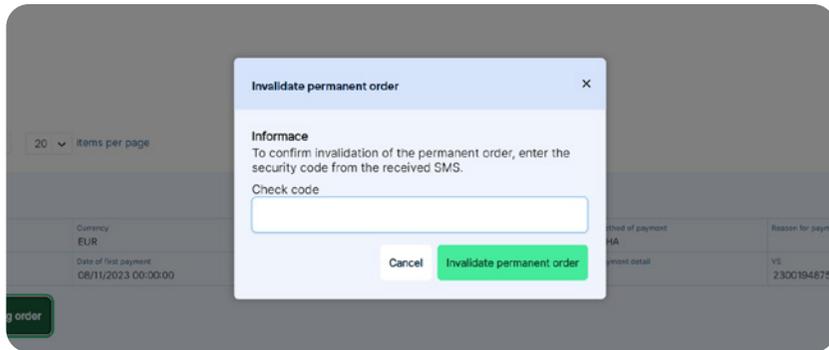
After completing all details, click on the “Send authorization code” button *. You will be sent a verification code to your mobile phone number provided in the framework agreement. This code should be entered in the respective field and confirmed by the “Enter permanent order” button. A confirmation of the entered standing order will be sent to your email address.

* If you set up two-factor authentication using a Code from the mobile application, enter it here. For more information about authentication using a code from the mobile application, refer to Chapter “03 Two-Factor Authentication”.



Standing order must be entered at least 2 days before the first required payment.

05 Payments Menu



← Invalidate Permanent Order

Choose the “[Overview of standing orders](#)” option in the “[Overviews](#)” menu to cancel a standing order. Choose the required standing order and the “[Invalidate permanent order](#)” option at the bottom of the screen in the detail. You will be asked to confirm this step by entering a verification code. The code will be sent to your telephone number provided in the framework agreement.



Standing order may be cancelled minimum 2 days before the due date. Otherwise, another payment will be made.

06 Overviews Menu

akcenta ^{OLB} Transactions Payments **Overviews** Partners Settings Information Infoline: +420 498 777 770 Deal: +420 498 777 800

Transactions Orders Payments from IPA Current Internal payment account turnover Internal payment account turnover history Standing orders Client's bank accounts Akcenta's accounts summary
Overview of foreign currencies and currency COT

Order overview

* Date of entering	Amount - sale	Currency (S)	Exchange rate	Amount - purcha...	Currency (B)	Purchase / Sale	Trade / Order	State	Expiry date
06/11/2023 09:34:38	24,000,000.00	CZK	24,000.00000...	1,000.00	EUR	Buy	Purchase order	Registered	06/11/2023 16:00:00
06/09/2023 14:56:59	46,800.00	CZK	23.4000000	2,000.00	EUR	Buy	Purchase order	Cancelled	
04/09/2023 15:45:04	20.00	CZK	20.0000000	1.00	USD	Buy	Purchase order	Overdue	11/09/2023 00:00:00
07/03/2023 10:14:00	470.00	CZK	23.5000000	20.00	EUR	Buy	Purchase order	Cancelled	
10/10/2022 15:45:00	25.00	CZK	25.0000000	1.00	EUR	Buy	Purchase order	Cancelled	
30/11/2021 13:31:27	125,000.00	CZK	25.0000000	5,000.00	EUR	Buy	Purchase order	Cancelled	
11/02/2021									



Overview of Orders

Overviews of all your completed transactions and details of the individual transactions, including the current status of the respective transaction, are available here.

Click on the respective transaction to see its details.

Transactions survey

* Date of entering	VS	Serial...	Amount - s...	Curre...	Exchange r...	Amount - purch...	Curre...	Purchase / Sale	Trade / Order	State	Date of settlem...
06/11/2023 09:31:52	2300194873	18/20...	244.54	CZK	24.454000	10.00	EUR	Buy	Transaction	Registered	08/11/2023 00:00:00
06/11/2023 09:29:58	2300194872	17/20...	733,890.00	CZK	24.463000	30,000.00	EUR	Buy	Transaction	Registered	08/11/2023 00:00:00
09/10/2023 09:37:18	2300194844	16/20...	49,002.00	CZK	24.501000	2,000.00	EUR	Buy	Transaction	Cancelled	11/10/2023 00:00:00
09/10/2023 09:36:03	2300194843	15/20...	122,505.00	CZK	24.501000	5,000.00	EUR	Buy	Transaction	Cancelled	11/10/2023 00:00:00
09/10/2023 09:27:24	2300194841	14/20...	1,023.58	EUR	24.424000	25,000.00	CZK	Buy	Transaction	Cancelled	10/10/2023 00:00:00
06/09/2023 15:22:21	2300194436	13/20...	82.59	EUR	24.216000	2,000.00	CZK	Buy	Transaction	Cancelled	07/09/2023 00:00:00
06/09/2023 14:50:53	2300194413	12/20...	97,048.00	CZK	24.262000	4,000.00	EUR	Buy	Transaction	Cancelled	08/09/2023 00:00:00

K < 1 2 3 4 5 6 7 8 > | 20 items per page 1 - 20 of 160 items

Detail Bank connection



Overview of Transactions

An overview of all your existing orders is available here.

Click on the respective transaction to see its details

06 Overviews Menu

Date of entering	VS	Transferred amount	Currency	Total fees	Partner	State	Reason for payment (verbal descr...)	Note
05/11/2023 09:47:03	2300194874	100.00	CZK			Registered		
09/10/2023 09:27:59	2300194842	25,000.00	CZK		MALWINA KRAKUS	Registered		
09/10/2023 09:26:32	2300194840	25,000.00	CZK		MALWINA KRAKUS	Registered		
09/10/2023 09:23:21	2300194839	5,555.00	CZK		MALWINA KRAKUS	Registered		
05/09/2023 15:23:48	2300194437	1,000.00	CZK		MALWINA KRAKUS	Registered		
05/09/2023 15:11:45	2300194435	2,000.00	CZK		MALWINA KRAKUS	Registered		
05/09/2023	2300194434	2,000.00	CZK		MALWINA KRAKUS	Registered		

← **Overview of Payments Orders from IPA**
An overview of all your payment orders from IPA, including the details of the individual transactions and additional details containing a breakdown, is available here.
Click on the respective transaction to see its details.

VS	Name of permanent order	Payee's account	Currency	Transferred amount	Periodic payment	Date of entering	Date of last change
2300194875	EUR	LT393250095723719539	EUR	100.00	Weekly	06/11/2023 10:02:38	06/11/2023 10:02:38
test		CZ77201000000220133...	EUR	10.00	Monthly	10/12/2019 10:39:43	10/12/2019 10:40:10

← **Overview of Standing Orders**
An overview of all your standing payment orders, including the details of the individual transactions and additional details containing a breakdown of fees relating to the respective order, is available here.
Click on the respective transaction to see its details.

 You may cancel payment orders here, see the chapter PERMANENT ORDER.

06 Overviews Menu

Current Internal payment account turnover

44043-365354 | EUR | Account number: 44043-365354 | Currency: EUR | Usable balance: 0.00 | Total balance: 30,010.00 | Transactions not entered in the accounts: 30,010.00 | Blocking / Collateral: 0.00

Creation date	Maturity date	VS	Transaction t...	Amount - ...	Amount - ...	Akcenta account number	Akcenta account - IBAN	Client's account number
06/11/2023 09:31:52		2300194873	Conversion	10.00	0.00			
06/11/2023 09:29:58		2300194872	Conversion	30,000.00	0.00			
03/11/2023 14:18:18		2300194843	Refund	-5,000.00	0.00			
03/11/2023 14:18:00		2300194844	Refund	-2,000.00	0.00			
09/10/2023 09:37:18		2300194844	Conversion	2,000.00	0.00			
09/10/2023 09:36:03		2300194843	Conversion	5,000.00	0.00			
09/10/2023 09:26:02		2300194401	Refund	-10.00	0.00			
06/09/2023 13:59:07		2300194401	Conversion	10.00	0.00			

← Overview of Transactions on IPA

The “[Current Internal payment account turnover](#)” option shows all transactions performed on the chosen IPA. You can filter the statement according to the individual columns.



The amount to be additionally bought / credited to IPA, i.e. INCLUDING all fees, is the difference between the Available balance and the Total balance. Your entered payment order will be included in unprocessed transactions and debited from the total balance.

Exporting data from IPA | IPA statement | Monthly extract from the IPA

IPA: [dropdown] | Type of transaction: All | Type of turnover: All

Week | Month | Year | From - to

Week from: 06/11/2023 | Month: November 2023 | Year: 2023

Date from: 06/11/2023 | Date to: 06/11/2023

Turnovers with maturity within 1 year are available.

Format: PDF

Cancel | Export

← Export/Print Data from IPA

The “[Overviews](#)” menu also offers the option to generate and print statements from the selected IPA by clicking the “[Export/Print Data](#)” button.

To view and print a statement, select the desired type of statement from the menu, such as “[IPA statement](#)” or “[Monthly extract from the IPA](#)” and export it in the desired format. You can filter the statement based on the entered parameters.

06 Overviews Menu

akcenta ^{OLB} Transactions Payments **Overview** Partners Settings Information Infoline: +420 498 777 770 Deal: +420 498 777 800

Transactions Orders Payments from IPA Current Internal payment account turnover Internal payment account turnover history Standing orders **Client's bank accounts** Akcenta's accounts summary Overview of foreign currencies and currency COT

Client's bank accounts

Account number	Currency	Bank	SWIFT
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
CZ050300000000231513196	CZK	ČESKOSLOVENSKÁ OBCHODNÍ BANKA, A.S.	CEKOCZPP
LT393250095723719539	EUR	REVOLUT PAYMENTS UAB	REVOLT21
CZ772010000002201336685	EUR	Fio banka a.s.	FIIBCZPP

← Client's Bank Accounts

See an overview of all client's accounts by clicking on the "Overviews / Client's bank accounts" offer.

Akcenta's accounts summary

For issuance of bank account for incoming payments from your bussiness partner, please fill in the form. After you fill it in, you will receive an e-mail with the best paymnet instruction for this partner. You can be sure, that these instrucions are for the fastest and cheapest transfer of your money.

Account number	Currency	Bank	SWIFT	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
CZ402010000002900315859	EUR	Fio banka a.s.	FIIBCZPP	CZ

Account number	Currency	Bank	SWIFT	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
CZ9301000000272038110247	EUR	KB a.s.	KOMBCZPP	CZ
CZ1001000000272038120277	USD	KB a.s.	KOMBCZPP	CZ
CZ7901000000272038100217	CZK	KB a.s.	KOMBCZPP	CZ
CZ0601000000272038170207	GBP	KB a.s.	KOMBCZPP	CZ
CZ4701000000271997610277	PLN	KB a.s.	KOMBCZPP	CZ
CZ7701000000272044410297	CHF	KB a.s.	KOMBCZPP	CZ
CZ580800000000156464821	CZK	MONETA Money Bank, a.s.	AGBACZPP	CZ

← Bank Accounts of Akcenta CZ

In the "Overviews / Akcenta's accounts summary" menu, you have an overview of all accounts of AKCENTA CZ a.s. opened with banks through which payment transactions are conducted and the currencies in which they are held.

06 Menu Overviews

Currency	Minimum foreign currency	COT trade	COT payment order	COT payment order - SEPA	COT payment order - Exp...	COT payment order - Urg...
CZK	D+0	13:00	13:00		11:30	09:00
RUB	D+0	12:00	13:00			09:00
USD	D+0	13:00	13:30			13:00
CHF	D+0	12:00	13:00			09:00
EUR	D+0	13:00	13:30	15:30		13:00
GBP	D+0	13:00	13:30			13:00
DKK	D+0	12:00	13:00			09:00
PLN	D+0	12:30	13:00		11:30	09:00
NOK	D+0	12:00	13:00			09:00
AUD	D+1					
JPY	D+1					
CAD	D+0	12:00	13:00			09:00



Overview of Foreign Exchanges and COT Currencies

This overview contains foreign exchanges (due dates) and the maximum time limits (COT) for D+0 foreign exchanges when entering transactions and payment orders from IPA.



If you want your payment to be performed on the same day, it is necessary to enter such a payment within the COT (Cut-off Time) limit. Within this time limit, money should also be credited to the chosen AKCENTA's account or you should have sufficient money on your IPA.

07 Partners Menu

akcenta OLB Transactions Payments Overviews **Partners** Settings Information

Partners for outgoing payments Partners for incoming payments Partners within AKCENTA CZ

Administration of partners for outgoing payments

+ Entering a new partner for outgoing payments

Name of recipient's acco...	Account number	IBAN	Account c...	Name of partner (any des...	Street	City	Post C...	Entity type	Bank name
CANYON BICYCLES GMBH	DE885705012000580007...	DE885705...	EUR	CANYON BICYCLES GMBH				Legal entity	SPARKASSE KOBLENZ
MALWINA KRAKUS	CZ89080000000022730...	CZ890800...	CZK	MALWINA KRAKUS				Physical entity - individual	CS
MINTOS MARKETPLACE AS	LV72NDEA0000084513319	LV72NDEA...	EUR	MINTOS MARKETPLACE AS				Legal entity	NORDEA BANK
PETR NAVRATIL	AT763635800005104054	AT763635...	EUR	PETR NAVRATIL				Physical entity - individual	RAIFFEISEN BEZIRKS BANK KUFSTEIN EGEN
SLAVOMIR GAJDOS	SK4409000000006349...	SK440900...	EUR	SLAVOMIR GAJDOS				Physical entity - individual	SLOVENSKA SPORTELNA, A.S.
TEST 2	XX	XX	EUR	TEST 2				Legal entity	TEST 2

MINTOS MARKETPLACE AS	LV72NDEA0000084513319	LV72NDEA...	EUR	MINTOS MARKETPLACE AS				Legal entity	NORDEA BANK
PETR NAVRATIL	AT763635800005104054	AT763635...	EUR	PETR NAVRATIL				Physical entity - individual	RAIFFEISEN BEZIRKS BANK KUFSTEIN EGEN
SLAVOMIR GAJDOS	SK4409000000006349...	SK440900...	EUR	SLAVOMIR GAJDOS				Physical entity - individual	SLOVENSKA SPORTELNA, A.S.
TEST 2	XX	XX	EUR	TEST 2				Legal entity	TEST 2

1 - 6 of 6 items

Detail

Name of partner (any designation) CANYON BICYCLES GMBH	Bank name SPARKASSE KOBLENZ	SWIFT MALADE51KOB
Name of recipient's account CANYON BICYCLES GMBH	Account number DE88570501200058000720	IBAN DE88570501200058000720
Account currency EUR		

[Edit partner](#)
[Validate / Invalidate](#)

Information
Entries waiting for approval cannot be edited.

● Valid bank details
● Waiting for approval
● Invalid bank details

Administration of Partners for Outgoing Payments

A list of all partners that you perform transactions with is available in the "Partners for outgoing payments" sub-menu.

Editing Partner

Open the "Editing the partner" option to change parameters of an existing partner. This option is available in the details of the respective partner. The detail is under the "Detail" option in the bottom bar of the application.

Confirm your changes by pressing the "Save changes" button.

If you want to cancel the partner, press the "Validate / Invalidate" button under the "Edit partner" option.



In the same way, you can manage partners for incoming payments under the "Partners for incoming payments" option and partners within the company AKCENTA CZ under the "Partners within AKCENTA CZ" option.

07 Partners Menu

The screenshot shows a web form titled "Entering a new partner for outgoing payments". It is divided into two main sections: "Partner information" and "Partner's bank details".

- Partner information:** Includes a text field for "Name of partner (any designation)", a dropdown menu for "Entity type" (currently set to "Legal entity"), and a red asterisk indicating a required field.
- Partner's bank details:** Includes a section for "Account data" with a text field for "Name of payee's account" and a dropdown for "Currency". Below this are fields for "Street", "Post Code", "City", and "Country". At the bottom, there are checkboxes for "Account number" and "IBAN", with corresponding input fields.

← New Partner for Outgoing Payments

Click on the "Partners / Adding new partner for outgoing payments" option for adding a new partner for outgoing payments. You will see the Partner's data form where you enter your business partner's payment instructions. Yellow fields are required, partners cannot be saved without completing these fields.

Note:

- a) Recipient's account name – official name of partner's bank account
- b) Account number (for bank transactions with EEA countries in the IBAN format)

Save the new partner by clicking on the "Save and close" button. After confirmation, you will see the "Partner's bank details have been saved" message.

The screenshot shows a web form titled "Entering a new partner for incoming payments". It is divided into two main sections: "Partner information" and "Bank details".

- Partner information:** Includes a text field for "Name", a dropdown for "Currency", and a dropdown for "Country". A red asterisk indicates that the "Name" field is required.
- Bank details:** Includes a text field for "Name" and a dropdown for "Country". A note above these fields states: "For optimal payment routing settings please fill in the partner's bank details." At the bottom, there are "Cancel" and "Save and close" buttons.

← New Partner for Incoming Payments

If you want to receive payments from your partner and issue a Questionnaire for payments from foreign countries, choose the "Adding new partner for incoming payments" option in the "Partners" menu and complete the required details.

Save the partner by clicking on the "Save and close" button. After confirmation, you will see the "Partner's bank details have been saved" message. Then you will be sent bank details for foreign payments containing the respective details to which account payments should be sent by the business partner.



New partner will be activated within 15 minutes after entering the details. Then it is possible to use the partner when entering transactions.

08 Information Menu

The screenshot shows the 'akcenta OLB' website with the 'Information' menu item highlighted. Below the navigation bar, there are links for 'Pricelist of fees', 'User information', 'Information that must be made public according to the MIFID', and 'Cookies Statement'. The 'Pricelist of fees' section is expanded, showing a table of fees with columns for the payment type, amount, and currency (CZK).

Payment Type	Amount	Currency
Domestic payment	0.00	CZK
Domestic payment, ACZ bank	0.00	CZK
Express payment to client's own account	0.00	CZK
Others express payments	0.00	CZK
OUR	500.00	CZK
Urgent payment	600.00	CZK
Urgent payment SEPA	600.00	CZK
Foreign payment	150.00	CZK
Europayment	0.00	CZK
Incoming payment	50.00	CZK
Incoming domestic payment	0.00	CZK
Incoming EUR payment	0.00	CZK

← Fees

An overview of all current fees for your payments according to your pricelist is available here.

The screenshot shows the 'OLB cookies' page. It includes a section titled 'What are cookies?' and 'What cookies do we use on the olb.eu website?'. Below this is a table listing the cookies used on the website, with columns for Name, Type, Validity, and a description of their function.

Name	Type	Validity	Description
_RequestVerificationToken	Necessary	Within session	Used to protect against CSRF or also XSRF
tswi.si	Necessary	Within session	Used to store the session identifier
.AuthID	Necessary	Within session	Used to protect against session confusion
_culture	Necessary	Within session	Used to store the culture (language) of the OLB in the last session
treeMenu	Necessary	Within session	Tree menu - display status
treeMenuActive	Necessary	Within session	Tree menu - currently selected item
treeMenuNodes	Necessary	Within session	Tree menu - expanded categories

← Cookies OLB

In the "Cookies Statement" submenu, you will find a mandatory list of all cookies used on the Online Broker application's website

09 Safety Rules



Instructions for Safe Use of OLB

Monitor the “[Safety rules](#)” in the login window on a regular basis. The safety rules include the general principles of safe use of OLB (ten security rules) and current risk information (phishing attacks, etc.). The information is available on website <http://www.akcenta.com/security-information>

Procedure to Be Followed When in Doubt About Misuse of Your Login Data or OLB

In case of any doubts, please call our help line and provide us with all information concerning your doubts. Do not use OLB, check your entered orders and payments by telephone, check whether all details are correct and correspond with the payment instructions which you entered (particularly identical account number and account name, payment amount). If any of the details differ, cancel your payment orders immediately.

Wait for instructions for further action from Akcenta.



When working with OLB, use only safe computers that are fully under your control. Use anti-virus and anti-spyware programmes and update them on a regular basis.

10 Glossary

AKCENTA's account – bank account of AKCENTA CZ a.s. used for payment transactions.

BIC code (SWIFT) – international banking code. Each bank has its own unique code (BIC) within SWIFT for identification.

COT (Cut-off time) – time limit for payment orders; if the respective payment is entered within this limit, it can be processed on the same day. Moreover, your money must be credited on the chosen AKCENTA's account or on IPA within the same limit. The Cut-off Time is a defined hour – a limit for order acceptance. After this time, all entered payment orders will be processed on the following day.

IBAN – international bank account number allowing payments to and from foreign countries.

Internal payment account (IPA) – effective tool for outgoing and incoming foreign payments and currency conversion.

Point of view for transactions in OLB – all exchange rates are provided from client's point of view, i.e. sell = client sells the main pair currency, buy = client buys the main pair currency.

Transaction foreign exchange – term used for the transaction settlement time (due date).

Transfer fee BEN – all fees are paid by the recipient.

Transfer fee OUR – all fees are paid by the sender.

Transfer fee SHA – shared fees.

Two-Factor Authentication – a process that involves two independent ways to verify a user's identity for logging into various services on the Internet, such as internet banking, various Internet platforms, emails, or social networks.

akcenta

Contacts

+420 498 777 770

info@akcenta.eu

akcenta.com

